From: Sent: David Stewart <dwstewart3@att.net> Wednesday, September 23, 2015 7:50 PM

To:

EBSA, E-ORI - EBSA

Subject:

RIN 1210-AB32

Please do not make this rule change. I deserve everything at my disposal to increase my retirement savings. Covered calls are one way I do that in my 401(k) and IRA accounts. I've taken the time to learn proper options trading, and it has proven to be a good way to grow my retirement account, and in some cases, reduce my risk.

Please stop trying to protect me; I'm capable of managing my own accounts, thank you.

Regards,

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"Information is not knowledge; knowledge is not wisdom; wisdom is not truth; truth is not beauty; beauty is not love; love is not music. Music is the best."

- Frank Zappa